

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Yvette C Johnson**Case No.: **20-23639-JKS**Judge: **Sherwood**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

**March 30, 2023**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SET Initial Debtor: YCJ Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay a total of \$18,796.00 to the Chapter 13 Trustee from January 2021 through March 2023 (27 months); the debtor shall pay \$400.00 monthly to the Chapter 13 Trustee starting April 2023 for approximately 33 months. The total length of plan is approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scott E. Tanne	Attorney Fees	6,268.34
Scott E. Tanne	Attorney Fees	estimated at 2,000.00, subject to Court approval
IRS	Taxes and certain other debts	0.00
State of New Jersey	Taxes and certain other debts	0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing	754 Jefferson Avenue Elizabeth, NJ 07201	1,240.78	0.00	1,240.78	pursuant to note and mortgage

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Santander Consumer USA, Inc.

Fay Servicing, LLC (loan modification approved post-petition)

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Navient	Student Loan	Outside of Plan	0

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 1, 2020.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Debtor has been approved for a loan modification of first mortgage.	removing pre-petition arrears from plan as they have been resolved through modification.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>March 30, 2023</u>	<u>/s/ Yvette C. Johnson</u> Yvette C Johnson Debtor
Date: _____	_____ Joint Debtor
Date: <u>March 30, 2023</u>	<u>/s/ Scott E. Tanne</u> Scott E. Tanne st2477 Attorney for the Debtor(s)

In re:  
Yvette C Johnson  
Debtor

Case No. 20-23639-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 31, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Yvette C Johnson, 754 Jefferson Avenue, Elizabeth, NJ 07201-1240
519049045	BSI Financial Services, 101 N. 2nd St., Titusville, PA 16354
519062006	+ MEB Loan Trust IV c/o Frenkel Lambert Weiss Weisma, 80 Main St, Ste 460, West Orange, NJ 07052-5414
519449708	NWL Company, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519449709	+ NWL Company, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, NWL Company, LLC Bankruptcy Department 75381-4609
519057812	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519049062	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 31 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 31 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
519049044	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 31 2023 20:29:00	Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
519049046	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 31 2023 20:40:28	Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285
519049047	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 31 2023 20:29:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
519049048	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2023 20:29:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519049049	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2023 20:29:00	Comenitybank/bosco, attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519049050	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 31 2023 20:41:10	Credit One Bank, 585 Pilot Road, Las Vegas, NV 89119-3619
519049051	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 31 2023 20:41:08	Dept of Ed/Navient, Attn: Claims, PO Box 9635, Wilkes Barre, PA 18773-9635
519049052	^ MEBN	Mar 31 2023 20:27:07	Equifax, PO BOX 740241, Atlanta, GA 30374-0241

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User: admin

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Total Noticed: 44

519049053	^ MEBN	Mar 31 2023 20:27:48	Experian, PO BOX 9701, Allen, TX 75013-9701
519049054	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 31 2023 20:29:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
519071271	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2023 20:28:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519049055	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2023 20:28:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
519049056	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 20:40:38	LVNV Funding LLC, 15 South Main Street, PO Box 10497, Greenville, SC 29603-0497
519053121	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 20:40:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519054567	Email/Text: EBNBKNOT@ford.com	Mar 31 2023 20:29:00	Lincoln Automotive Financial Services, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
519500280	+ Email/Text: ECF@fayservicing.com	Mar 31 2023 20:29:00	NWL Company, LLC, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
519059077	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 31 2023 20:41:08	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
519121340	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2023 20:41:09	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
519112721	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2023 20:41:09	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519053080	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2023 20:29:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519049057	+ Email/Text: clientservices@remexinc.com	Mar 31 2023 20:29:00	Remex Inc., 322 Wall Street, Princeton, NJ 08540-1515
519057036	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 20:29:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
519049058	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 20:29:00	Santander Consumer USA, Inc., Po Box 961245, Ft Worth, TX 76161-0244
519049059	Email/Text: bankruptcy@savit.com	Mar 31 2023 20:30:00	Savit Collection Agency, PO BOX 250, East Brunswick, NJ 08816-0250
519049060	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 31 2023 20:30:00	Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
519049061	+ Email/Text: clientservices@simonsagency.com	Mar 31 2023 20:29:00	Simons Agency Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
519049063	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:09	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519050009	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519049064	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank/ JC Penns, PO Box 965060, Orlando, FL 32896-5060
519049065	Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank/Amazon.com, PO Box 960013, Orlando, FL 32896-0013
519049067	Email/Text: epr@telecheck.com	Mar 31 2023 20:30:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
519049066	+ Email/Text: bncmail@w-legal.com	Mar 31 2023 20:29:00	Target, PO BOX 59231, Minneapolis, MN 55459-0231
519049068	^ MEBN	Mar 31 2023 20:27:45	Trans Union, PO BOX 2000, Chester, PA 19016-2000



District/off: 0312-2

User: admin

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Date Rcvd: Mar 31, 2023

Form ID: pdf901

Total Noticed: 44

519119666 + Email/Text: bankruptcy@bsifinancial.com

Mar 31 2023 20:29:00

WILMINGTON SAVINGS FUND SOCIETY,  
FSB, C/O BSI Financial Services, Inc., 314 South  
Franklin Street,, P.O. Box 517, Titusville, PA  
16354-0517

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519049043	##	Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NWL Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott E. Tanne	on behalf of Debtor Yvette C Johnson ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Steven P. Kelly	on behalf of Creditor Wilmington Savings Fund Society FSB skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6